

UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF NEW YORK

-----X  
IN RE:

Patricia Ann Knight

aka Patricia A Knight

aka Patricia Hannon Knight

Debtor  
-----X

:  
:  
: CASE NO.: 18-23221  
:  
: CHAPTER: 13  
:  
: HON. JUDGE.:  
: **ROBERT D. DRAIN**  
HEARING DATE:  
October 17, 2018

**NOTICE OF OBJECTION TO CONFIRMATION OF PLAN**

**PLEASE TAKE NOTICE** that BSI Financial Services as servicer for U.S. Bank National Association, as Trustee of Bungalow Series F Trust ("Secured Creditor), the holder of a mortgage of the debtor(s), by and through its undersigned attorneys hereby objects to the confirmation of the Chapter 13 Plan on grounds including:

1. Debtor(s) plan fails to provide for the claim of Secured Creditor. The objecting creditor is due arrears of approximately \$170,809.55, which will be set forth in the Proof of Claim to be filed prior to bar date.
2. Debtor(s) plan as proposed appears to contemplate that there will be no cure for the prepetition arrears of Secured Creditor unless or until a loan modification is achieved. The requirements of 11 U.S.C. § 1322(d)(2) do not provide for payment over a period longer than 5 years. Moreover, the debtor(s) are obligated to cure the arrears due to the objecting creditor within a reasonable time pursuant to 11 U.S.C § 1322 (b)(5). Accordingly, in the event that the ongoing loss mitigation efforts are not successful, the plan fails to satisfy the confirmation requirements of 11 U.S.C. § 1325(a)(1).
3. Debtor(s) proposed plan fails to comply with the requirements of the Bankruptcy Code.
4. Debtor(s) proposed plan does not provide that Secured Creditor retain its lien.
5. Debtor(s) proposed plan is not feasible.

6. Debtor(s) plan fails to account for all post-petition payments required to be made by the Debtor, including but not limited to, monthly mortgage payments, taxes and property insurance.
7. Debtor(s) proposed plan fails to comply with other applicable provisions of Title 11.

In the event any portion of the claim is deemed to be an unsecured claim as defined by the Code, objection is hereby made pursuant to 11 U.S.C § 1325(a)(4) and 1325(b), et seq. unless the plan provides for full payment of the claim.

FRIEDMAN VARTOLO LLP  
Attorneys for BSI Financial Services as  
servicer for U.S. Bank National  
Association, as Trustee of Bungalow Series  
F Trust  
85 Broad Street Suite 501  
New York, New York 10004  
By: /s/ Jonathan Schwalb

Jonathan Schwalb, Esq.

Date: September 20, 2018

UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF NEW YORK

-----X  
IN RE: :  
 :  
Patricia Ann Knight : CASE NO.: 18-23221  
 :  
 :  
aka Patricia A Knight : CHAPTER: 13  
 :  
 :  
aka Patricia Hannon Knight : HON. JUDGE.:  
 : **ROBERT D. DRAIN**  
 :  
Debtor : HEARING DATE:  
 : October 17, 2018  
-----X

**CERTIFICATE OF SERVICE**

On 09/20/2018, I served a true copy of the annexed **NOTICE OF OBJECTION TO CONFIRMATION OF PLAN** by mailing the same by First Class Mail in a sealed envelope, with postage prepaid thereon, in a post office or official depository of the U.S. Postal Service within the State of New York, addressed to the last known address of the addressee, and the property address as indicated on the attached Service List annexed hereto.

By: /s/ Adam J. Friedman  
Adam J. Friedman, Esq.  
FRIEDMAN VARTOLO LLP  
85 Broad Street, Suite 501  
New York, New York 10004  
T: (212) 471-5100  
F: (212) 471-5150

**SERVICE LIST**

Patricia Ann Knight  
20 Maple Ave  
West Nyack, NY 10994  
***Debtor***

Krista M. Preuss  
Chapter 13 Standing Trustee  
399 Knollwood Road  
White Plains, NY 10603  
***Trustee***

Office of the United States Trustee  
U.S. Federal Office Building  
201 Varick Street, Suite 1006  
New York, NY 10014  
***U.S. Trustee***